

Indicator 8: Promptness of Responding to Claim Correspondence - 1st Quarter 2003

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Correspondence</u> <u>sent</u>	<u>Replies</u> <u>overdue</u>	<u>Prompt</u>	<u>Year</u> <u>To Date</u>	<u>3 YR</u> <u>percent</u>
21407	EMCASCO INSURANCE CO	47	2	95.74%	95.74%	94.69%
15350	WEST BEND MUTUAL INS CO	146	14	90.41%	90.41%	92.06%
15261	SOCIETY INSURANCE A MUTUAL CO	163	19	88.34%	88.34%	93.22%
15091	RURAL MUTUAL INS CO	36	5	86.11%	86.11%	81.14%
40827	COMBINED SPECIALTY INSURANCE C	134	24	82.09%	82.09%	80.26%
25674	TRAVELERS INDEMNITY CO OF IL	137	25	81.75%	81.75%	85.56%
24988	SENTRY INSURANCE A MUTUAL CO	339	73	78.47%	78.47%	80.81%
29157	UNITED WISCONSIN	88	19	78.41%	78.41%	89.83%
26069	WAUSAU BUSINESS INS CO	53	12	77.36%	77.36%	81.89%
26042	WAUSAU UNDERWRITERS INS CO	83	19	77.11%	77.11%	82.38%
24449	REGENT INSURANCE CO	102	24	76.47%	76.47%	82.93%
SI	GENERAL MOTORS CORPORATION	19	5	73.68%	73.68%	64.44%
16535	ZURICH AMERICAN INSURANCE COM	270	73	72.96%	72.96%	79.12%
21458	EMPLOYERS INSURANCE OF WAUSA	173	48	72.25%	72.25%	74.55%
23035	LIBERTY MUTUAL FIRE INS CO	258	75	70.93%	70.93%	67.01%
24147	OLD REPUBLIC INS CO	70	21	70.00%	70.00%	61.25%
18910	AMERICAN PROTECTION INS CO	111	35	68.47%	68.47%	65.96%
24872	CONNECTICUT INDEMNITY CO THE	49	16	67.35%	67.35%	71.14%
23817	ILLINOIS NATIONAL INS CO	59	20	66.10%	66.10%	53.04%
SI	CITY OF MILWAUKEE	55	19	65.45%	65.45%	72.55%
20494	TRANSPORTATION INSURANCE CO	156	54	65.38%	65.38%	72.87%
14184	ACUITY INSURANCE CO	254	90	64.57%	64.57%	78.73%
19445	NATIONAL UNION FIRE INS CO OF P	77	28	63.64%	63.64%	55.29%
SI	DEPT OF ADMINISTRATION	113	43	61.95%	61.95%	76.86%
23043	LIBERTY MUTUAL INS CO	107	43	59.81%	59.81%	59.40%
10677	CINCINNATI INSURANCE CO THE	79	33	58.23%	58.23%	69.60%
22977	LUMBERMENS MUTUAL CAS CO	181	83	54.14%	54.14%	61.41%
30562	AMERICAN MANUFACTURERS MUT	72	38	47.22%	47.22%	65.19%
22748	PACIFIC EMPLOYERS INS CO	122	66	45.90%	45.90%	54.39%
35386	FIDELITY & GUARANTY INS CO	84	47	44.05%	44.05%	46.33%
TOTALS FOR GROUP:		3,637	1,073	70.50%	70.50%	74.44%

Indicator 8: Promptness of Responding to Claim Correspondence - 1st Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

NAIC	INSURER	Correspondence	Replies	Prompt	Year	3 YR
		sent	overdue		To Date	percent
25402	AMCOMP ASSURANCE CORP	22	0	100.00%	100.00%	88.54%
42480	VENTURE INS CO	13	0	100.00%	100.00%	94.55%
30104	HARTFORD UNDERWRITERS INS CO	11	0	100.00%	100.00%	82.47%
15393	WISCONSIN AMERICAN MUTUAL INS	11	0	100.00%	100.00%	88.89%
10239	SECURA SUPREME	5	0	100.00%	100.00%	83.33%
19682	HARTFORD FIRE INSURANCE CO	4	0	100.00%	100.00%	82.65%
13021	UNITED FIRE & CASUALTY CO	4	0	100.00%	100.00%	87.14%
18988	AUTO OWNERS INS CO	2	0	100.00%	100.00%	98.39%
24589	AMERICAN & FOREIGN INS CO	33	1	96.97%	96.97%	87.80%
SI	MILWAUKEE TRANSPORT SERVICES I	11	1	90.91%	90.91%	93.44%
SI	TARGET CORP	10	1	90.00%	90.00%	80.99%
29459	TWIN CITY FIRE INS CO	35	4	88.57%	88.57%	76.04%
19275	AMERICAN FAMILY MUTUAL INS CO	17	2	88.24%	88.24%	93.65%
21415	EMPLOYERS MUTUAL CASUALTY C	16	2	87.50%	87.50%	87.25%
40142	AMERICAN ZURICH INS CO	16	2	87.50%	87.50%	79.73%
22322	GREENWICH INSURANCE CO	15	2	86.67%	86.67%	92.31%
SI	UW-SYSTEM ADMINISTRATION	26	4	84.62%	84.62%	84.44%
14303	INTEGRITY MUTUAL INS CO	13	2	84.62%	84.62%	94.57%
39357	TRAVELERS INSURANCE CO THE	48	8	83.33%	83.33%	82.71%
10472	CAPITOL INDEMNITY CORP	34	6	82.35%	82.35%	90.68%
13986	FRANKENMUTH MUTUAL INS CO	17	3	82.35%	82.35%	85.60%
24414	GENERAL CAS CO OF WI	28	5	82.14%	82.14%	85.22%
26425	WAUSAU GENERAL INS CO	15	3	80.00%	80.00%	79.19%
SI	SCHNEIDER NATIONAL CARRIERS I	15	3	80.00%	80.00%	88.66%
25976	UTICA MUTUAL INS CO	15	3	80.00%	80.00%	80.80%
24791	ST PAUL MERCURY INS CO	9	2	77.78%	77.78%	78.95%
SI	COOPER POWER SYSTEMS INC	9	2	77.78%	77.78%	86.17%
24678	ROYAL INDEMNITY CO	31	7	77.42%	77.42%	70.87%
SI	MILWAUKEE BOARD OF SCHOOL DI	25	6	76.00%	76.00%	77.09%
20486	TRANSCONTINENTAL INSURANCE C	56	14	75.00%	75.00%	76.31%
26980	ROYAL INSURANCE CO OF AMERICA	16	4	75.00%	75.00%	66.12%
19410	COMMERCE & INDUSTRY INS CO	8	2	75.00%	75.00%	78.57%
13935	FEDERATED MUTUAL INS CO	34	9	73.53%	73.53%	90.61%
31895	AMERICAN INTERSTATE INS CO	7	2	71.43%	71.43%	86.84%
22659	INDIANA INSURANCE CO	17	5	70.59%	70.59%	79.65%
22543	SECURA INSURANCE A MUTUAL CO	27	8	70.37%	70.37%	80.00%
SI	KOHLER CORPORATION	33	10	69.70%	69.70%	78.19%
21873	FIREMANS FUND INS CO	52	16	69.23%	69.23%	67.51%
14591	MILWAUKEE MUTUAL INS CO	26	8	69.23%	69.23%	82.44%
SI	BRUNSWICK CORPORATION	13	4	69.23%	69.23%	72.06%
SI	COUNTY OF MILWAUKEE	13	4	69.23%	69.23%	81.05%
20346	PACIFIC INDEMNITY CO	13	4	69.23%	69.23%	66.33%
19259	SELECTIVE INS CO OF SOUTH CAROL	22	7	68.18%	68.18%	68.46%
20443	CONTINENTAL CASUALTY CO	15	5	66.67%	66.67%	62.66%
19895	ATLANTIC MUTUAL INS CO	6	2	66.67%	66.67%	62.77%
31003	TRI STATE INS CO OF MN	44	15	65.91%	65.91%	77.67%
19380	AMERICAN HOME ASSURANCE CO	35	12	65.71%	65.71%	63.61%
24902	SECURITY INSURANCE CO OF HARTF	20	7	65.00%	65.00%	79.61%
40967	ST PAUL FIRE & CASUALTY INS CO	37	13	64.86%	64.86%	74.45%

Indicator 8: Promptness of Responding to Claim Correspondence - 1st Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Correspondence</u> <u>sent</u>	<u>Replies</u> <u>overdue</u>	<u>Prompt</u>	<u>Year</u> <u>To Date</u>	<u>3 YR</u> <u>percent</u>
SI	WISCONSIN BELL INC	8	3	62.50%	62.50%	35.43%
21237	CASUALTY RECIPROCAL EXCHANGE	8	3	62.50%	62.50%	90.22%
25682	TRAVELERS INDEMNITY CO OF CT T	21	8	61.90%	61.90%	83.13%
22918	AMERICAN MOTORISTS	36	14	61.11%	61.11%	56.88%
19305	ASSURANCE COMPANY OF AMER	25	10	60.00%	60.00%	71.17%
24228	PEKIN INSURANCE CO	20	8	60.00%	60.00%	78.45%
24830	CITIES & VILLAGES MUTUAL INS CO	10	4	60.00%	60.00%	77.59%
24767	ST PAUL FIRE & MARINE INS CO	52	21	59.62%	59.62%	71.56%
SI	DAIMLERCHRYSLER CORPORATION	32	13	59.38%	59.38%	61.78%
42404	LIBERTY INSURANCE CORP	22	9	59.09%	59.09%	61.94%
19429	INSURANCE COMPANY OF STATE OF	28	12	57.14%	57.14%	61.15%
26956	WIS COUNTY MUTUAL INS CORP	23	10	56.52%	56.52%	63.79%
SI	GEORGIA PACIFIC CORPORATION	16	7	56.25%	56.25%	59.18%
25879	FIDELITY & GUARANTY INS UNDERWR	18	8	55.56%	55.56%	43.14%
41181	UNIVERSAL UNDERWRITERS INS CO	35	17	51.43%	51.43%	70.05%
SI	BRIGGS & STRATTON CORP	8	4	50.00%	50.00%	90.17%
SI	CITY OF MADISON	21	11	47.62%	47.62%	64.89%
20281	FEDERAL INSURANCE CO	19	12	36.84%	36.84%	67.19%
25887	UNITED STATES FIDELITY & GUARANT	35	24	31.43%	31.43%	47.50%
10166	ACCIDENT FUND INS CO OF AMERIC	16	11	31.25%	31.25%	44.23%
SI	STORA ENSO NORTH AMERICA COR	2	2	0.00%	0.00%	90.53%
TOTALS FOR GROUP:		1,459	431	70.46%	70.46%	75.59%

Indicator 8: Promptness of Responding to Claim Correspondence - 1st Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

NAIC	INSURER	Correspondence	Replies	Prompt	Year	3 YR
		sent	overdue		To Date	percent
25151	STATE FARM GENERAL INS CO	1	0	100.00%	100.00%	100.00%
SI	COUNTY OF OUTAGAMIE	0	0	0.00%	0.00%	100.00%
20109	BITUMINOUS FIRE & MARINE INS CO	0	0	0.00%	0.00%	100.00%
SI	MARTEN TRANSPORT LTD	1	0	100.00%	100.00%	97.44%
SI	TECUMSEH PRODUCTS COMPANY	4	1	75.00%	75.00%	96.88%
SI	CASE LLC	0	0	0.00%	0.00%	95.24%
SI	TEXTRON INC	3	1	66.67%	66.67%	95.00%
13331	AMERICAN HARDWARE MUTUAL I	2	0	100.00%	100.00%	95.00%
SI	COUNTY OF WINNEBAGO	1	0	100.00%	100.00%	94.12%
SI	KIMBERLY-CLARK CORPORATION	4	0	100.00%	100.00%	93.83%
SI	STI HOLDINGS, INC	1	0	100.00%	100.00%	92.31%
SI	WISCONSIN PUBLIC SERVICE CORP	2	1	50.00%	50.00%	92.11%
SI	COUNTY OF SHEBOYGAN	3	0	100.00%	100.00%	92.00%
SI	ILLINOIS TOOL WORKS INC	3	0	100.00%	100.00%	91.89%
15377	WESTERN NATIONAL MUTUAL INS C	22	3	86.36%	86.36%	90.38%
SI	COUNTY OF ROCK	6	0	100.00%	100.00%	90.27%
25143	STATE FARM FIRE & CASUALTY CO	6	1	83.33%	83.33%	89.80%
SI	COUNTY OF LA CROSSE	3	0	100.00%	100.00%	89.66%
24775	ST PAUL GUARDIAN INS CO	8	1	87.50%	87.50%	88.10%
SI	COUNTY OF JEFFERSON	5	0	100.00%	100.00%	86.67%
SI	KRAFT FOODS NORTH AMERICA INC	6	1	83.33%	83.33%	86.25%
SI	COUNTY OF DODGE	6	1	83.33%	83.33%	86.11%
14176	HASTINGS MUTUAL INS CO	11	3	72.73%	72.73%	85.71%
18767	CHURCH MUTUAL INSURANCE CO	2	0	100.00%	100.00%	85.71%
SI	COUNTY OF DANE	4	0	100.00%	100.00%	85.37%
SI	COUNTY OF WASHINGTON	3	2	33.33%	33.33%	85.29%
11371	GREAT WEST CASUALTY CO	5	2	60.00%	60.00%	84.91%
SI	BENEVOLENT CORPORATION CEDA	12	3	75.00%	75.00%	84.69%
24732	GENERAL INSURANCE CO OF AMERI	2	1	50.00%	50.00%	84.69%
SI	COUNTY OF BROWN	0	0	0.00%	0.00%	84.21%
SI	LAND O LAKES INC	4	0	100.00%	100.00%	84.15%
25658	TRAVELERS INDEMNITY COMPANY T	5	0	100.00%	100.00%	83.93%
21180	SENTRY SELECT	4	1	75.00%	75.00%	83.78%
SI	KOHL'S FOOD STORES INC	13	2	84.62%	84.62%	83.64%
14117	GRINNELL MUT REINSUR CO	3	2	33.33%	33.33%	83.05%
SI	CONSOLIDATED PAPERS INC	1	0	100.00%	100.00%	82.55%
SI	COUNTY OF WALWORTH	8	1	87.50%	87.50%	81.40%
19690	AMERICAN ECONOMY INS CO	6	3	50.00%	50.00%	80.95%
SI	COUNTY OF MANITOWOC	2	0	100.00%	100.00%	80.77%
23582	HARLEYSVILLE INSURANCE CO	1	0	100.00%	100.00%	80.72%
26662	MILWAUKEE CASUALTY INSURANC	8	3	62.50%	62.50%	80.56%
SI	HARNISCHFEGER CORPORATION	3	1	66.67%	66.67%	79.55%
SI	VOLLRATH COMPANY LLC	3	0	100.00%	100.00%	79.25%
SI	ALLEN-BRADLEY COMPANY LLC	4	0	100.00%	100.00%	78.81%
SI	JOURNAL SENTINEL INC	2	0	100.00%	100.00%	78.26%
SI	KWIK TRIP INC	11	3	72.73%	72.73%	77.92%
10804	CONTINENTAL WESTERN INS CO	19	6	68.42%	68.42%	77.73%
23108	LUMBERMEN'S UNDERWRITING AL	3	0	100.00%	100.00%	77.65%
19038	TRAVELERS CASUALTY & SURETY C	8	1	87.50%	87.50%	77.08%

Indicator 8: Promptness of Responding to Claim Correspondence - 1st Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

NAIC	INSURER	Correspondence	Replies	Prompt	Year	3 YR
		sent	overdue		To Date	percent
SI	FORT JAMES OPERATING COMPANY	5	2	60.00%	60.00%	76.92%
20508	VALLEY FORGE INS CO	5	0	100.00%	100.00%	76.79%
36919	HAWKEYE SECURITY INS CO	14	2	85.71%	85.71%	76.74%
25615	CHARTER OAK FIRE INS CO	7	4	42.86%	42.86%	76.00%
27855	ZURICH AMERICAN INS OF IL	18	5	72.22%	72.22%	75.95%
37273	FIREMANS FUND INS CO OF WI	8	3	62.50%	62.50%	75.37%
37478	HARTFORD INSURANCE CO OF THE M	4	1	75.00%	75.00%	75.28%
45934	AMERICAN COMPENSATION	7	3	57.14%	57.14%	75.27%
SI	DELPHI CORPORATION	5	2	60.00%	60.00%	75.00%
22292	HANOVER INSURANCE CO THE	11	0	100.00%	100.00%	74.85%
19704	AMERICAN STATES INS CO	6	4	33.33%	33.33%	74.85%
13439	PARTNERS MUTUAL INS CO	10	3	70.00%	70.00%	74.59%
25135	STATE AUTOMOBILE MUTUAL INSU	2	0	100.00%	100.00%	73.98%
21040	FREMONT INDEMNITY CO	18	9	50.00%	50.00%	73.97%
29424	HARTFORD CASUALTY INS CO	2	0	100.00%	100.00%	73.17%
19356	MARYLAND CASUALTY CO	13	4	69.23%	69.23%	73.13%
23280	CINCINNATI INDEMNITY CO	4	1	75.00%	75.00%	73.13%
14265	INDIANA LUMBERMENS MUTUAL IN	5	1	80.00%	80.00%	72.73%
14516	HARLEYSVILLE LAKE STATES INS C	5	1	80.00%	80.00%	72.38%
24880	FIRE & CASUALTY INS CO OF CT THE	3	0	100.00%	100.00%	72.29%
28665	CINCINNATI CASUALTY CO THE	7	3	57.14%	57.14%	71.59%
SI	USF HOLLAND INC	5	1	80.00%	80.00%	71.15%
21865	ASSOCIATED INDEMNITY CORP	6	3	50.00%	50.00%	70.59%
10545	FREMONT CASUALTY INSURANCE	2	1	50.00%	50.00%	68.60%
33588	FIRST LIBERTY INS CORP THE	3	2	33.33%	33.33%	68.22%
SI	EMERSON ELECTRIC COMPANY	5	2	60.00%	60.00%	67.03%
24112	WESTFIELD INSURANCE CO	5	3	40.00%	40.00%	66.67%
20397	VIGILANT INSURANCE CO	5	2	60.00%	60.00%	66.67%
26247	AMERICAN GUARANTEE & LIABIL	14	4	71.43%	71.43%	66.23%
SI	FEDERAL EXPRESS CORPORATION	14	7	50.00%	50.00%	66.15%
SI	INTERNATIONAL PAPER COMPANY	12	10	16.67%	16.67%	65.15%
21261	ELECTRIC INSURANCE CO	3	2	33.33%	33.33%	65.08%
10502	MERIDIAN CITIZENS MUTUAL INSU	4	1	75.00%	75.00%	64.71%
33600	L M INSURANCE CORP	4	3	25.00%	25.00%	64.19%
33006	AMERICAN PHYSICIANS ASSURANC	4	0	100.00%	100.00%	63.16%
22489	HIGHLANDS INSURANCE CO	7	2	71.43%	71.43%	61.98%
20427	AMERICAN CASUALTY CO OF READI	4	1	75.00%	75.00%	61.29%
21857	AMERICAN INSURANCE CO THE	4	3	25.00%	25.00%	60.38%
SI	RIPON FOODS INC	2	2	0.00%	0.00%	58.33%
19801	ARGONAUT INS CO	2	0	100.00%	100.00%	57.04%
20613	AMERICAN EMPLOYERS INS CO	2	0	100.00%	100.00%	55.79%
18023	STAR INSURANCE CO	3	2	33.33%	33.33%	55.67%
SI	DEPT OF TRANSPORTATION	7	1	85.71%	85.71%	55.45%
SI	J C PENNEY CORPORATION INC	7	0	100.00%	100.00%	54.05%
24422	LEGION INSURANCE CO	10	8	20.00%	20.00%	53.55%
24074	OHIO CASUALTY INS CO	13	8	38.46%	38.46%	52.17%
42650	ONEBEACON MIDWEST INS CO	6	3	50.00%	50.00%	51.40%
25534	TIG INSURANCE CO	8	3	62.50%	62.50%	50.00%
SI	KMART CORPORATION	3	0	100.00%	100.00%	48.37%

Indicator 8: Promptness of Responding to Claim Correspondence - 1st Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Correspondence</u> <u>sent</u>	<u>Replies</u> <u>overdue</u>	<u>Prompt</u>	<u>Year</u> <u>To Date</u>	<u>3 YR</u> <u>percent</u>
21113	UNITED STATES FIRE INS CO	15	7	53.33%	53.33%	47.90%
SI	COUNTY OF WAUKESHA	4	2	50.00%	50.00%	47.83%
20699	ACE PROPERTY AND CASUALTY IN	7	5	28.57%	28.57%	47.16%
29785	NN INSURANCE CO	0	0	0.00%	0.00%	46.15%
SI	WISCONSIN ELECTRIC POWER COMP	5	2	60.00%	60.00%	46.09%
22667	ACE AMERICAN INSURANCE CO	7	3	57.14%	57.14%	46.08%
21105	NORTH RIVER INS CO THE	12	4	66.67%	66.67%	45.00%
19828	ARGONAUT MIDWEST INS CO	2	1	50.00%	50.00%	41.86%
20621	ONEBEACON AMERICA INSURANCE C	11	8	27.27%	27.27%	34.65%
24732	PENNSYLVANIA GENERAL INSURAN	2	1	50.00%	50.00%	31.73%
SI	CONAGRA DAIRY FOODS COMPANY	9	5	44.44%	44.44%	30.77%
TOTALS FOR GROUP:		631	204	67.67%	67.67%	68.97%